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Attorneys for Involuntary Debtor
 Dave R. Michal

UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA

In re: Case Number 22-22056

DAVE R. MICHAL, Chapter 7
 DCN: DBL-1

Involuntary Debtor. Hearing Date: October 3, 2022
 Hearing Time: 9:00 a.m.
 The Hon. Fredrick E. Clement
 Courtroom 28, Department A

**EXHIBIT IN SUPPORT OF
 INVOLUNTARY DEBTOR'S MOTION TO DISMISS THE
 INVOLUNTARY PETITION FILED AGAINST HIM, AND
 FOR ATTORNEY'S FEES, COSTS AND SANCTIONS
 AGAINST CREDITORS AND THEIR ATTORNEY,
 Pursuant to 11 U.S.C. §303(b)(1) and Fed. R. Bankr. Proc. §1011(d)**

Involuntary debtor Dave R. Michal submits the following Exhibit in support of his
 Motion to Dismiss Petitioners' Involuntary Petition:

Exhibit 1 – CinLegal Credit Report, Pages 1, 3 & 4 3 Pages

Dated: September 2, 2020.

/s/ Patricia Wilson
 Patricia Wilson
 Attorney for David R. Michal

Financial Report

Credit Report Data



Prepared for Dwiggins Bankruptcy Law

Report Type: Individual FR

Report Number: 6472582

Client Code: A35525

Reported Date: 08/28/2022

Client Overview



Name: **Dave Ronald Michal**

SSN: XXX-XX-8799

Address: 263 Ironwood Lane
Redding, CA 96003

Credit Score Analysis¹

Powered By creditxpert

Client	Current Score	12 Month Post-bankruptcy Credit Score	Net Credit Score Effect
Dave Ronald Michal	709	672	-37

This report includes information reported from*:



* All information herein is subject to the "Credit Report Notices and Disclosures" at the end of this report.

Summary of Accounts with Balances

Account Type	Number of Accounts	Total Monthly Payments	Total of Balances Remaining	Past Due Accounts	Percentage of Past Due Accounts	Total Amounts Past Due
Installment	2	\$1,645	\$102,446	0	0.00%	\$0
Revolving	2	\$731	\$22,582	0	0.00%	\$0
Totals	4	\$2,376	\$125,028	0	0.00%	\$0

Alerts

1 Record(s)

Alert Message	Source
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE	TU

Address Variations

9 Record(s)

Reported Address	Date Reported	Source
263 IRONWOOD LN, REDDING, CA 960035346	01/2021	EX

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance?

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Employment Variations

7 Record(s)

Reported Employment	Date Reported	Source
LEGACY PARTNERS	10/2020	EQ
PUROFIRST DISASTER R		EQ
DIPPIN DOTS A PARTNE		EQ

8-Year Supplemental National Bankruptcy Search ²

1 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Source
CALIFORNIA EASTERN - SACRAMENTO	Unknown	2022-8-18	\$0	Bankruptcy Chapter 7	2222056	DAVID MICHAL	LN

Liens and Judgments Search ²

0 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source
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Public Records Search ³

1 Record(s)

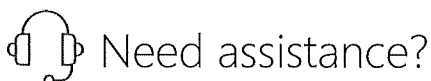
Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source
236VF00092	Unknown	2022-8-1	\$0	Bankruptcy Chapter 7	2222056			EQ

Mortgage Liabilities with Balances

0 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy-Specific Address	Bureau Reported Address	Source
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Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



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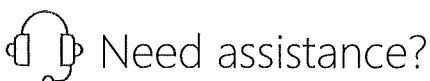
Reported Date: 08/28/2022

Non-Mortgage Liabilities with Balances

4 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy-Specific Address	Bureau Reported Address	Source
Name: Sierra Central Credit Type: Joint Contractual Liability / Applicant Account: XXXXXXXXXXXX1122 Status: Open, FIXED RATE Term: 72 Months Installment, Automobile	Current: \$53,835 High Credit: \$57,693	Date Opened: 02/11/2022 Last Reported: 08/22/2022 Last Activity: 07/28/2022	Monthly: \$865 Past Due: \$0 Pay History: CCCCC	Sierra Central Credit Union Attn: Bankruptcy 1351 Harter Parkway Yuba City, CA 95993 Verified: 09/2021	820 Plaza Wy Yuba City, CA 95991 530-671-4411	TU, EX, EQ
Name: Sierra Central Credit Type: Joint Contractual Liability / Applicant Account: XXXXXXXXXXXX0822 Status: Open, FIXED RATE Term: 72 Months Installment, Automobile	Current: \$48,611 High Credit: \$52,021	Date Opened: 02/08/2022 Last Reported: 08/22/2022 Last Activity: 07/28/2022	Monthly: \$780 Past Due: \$0 Pay History: CCCCC	Sierra Central Credit Union Attn: Bankruptcy 1351 Harter Parkway Yuba City, CA 95993 Verified: 09/2021	820 Plaza Wy Yuba City, CA 95991 530-671-4411	TU, EX, EQ
Name: Capital One Type: Individual / Applicant Account: XXXXXXXXXXXX9358 Status: Open, Current Account Term: N/A Revolving, Credit Card	Current: \$16,160 High Credit: \$20,868	Date Opened: 03/2015 Last Reported: 08/18/2022 Last Activity: 08/11/2022	Monthly: \$544 Past Due: \$0 Pay History: CCCCCCCCCCCC	Capital One Attn: Bankruptcy P.O. Box 30285 Salt Lake City, UT 84130 Verified: 06/2022	Po Box 31293 Salt Lake City, UT 84131 800-955-7070	TU, EX, EQ
Name: Citicards Cbna Type: Individual / Applicant Account: XXXXXXXXXXXX5302 Status: Open, Current Account Term: N/A Revolving, Credit Card	Current: \$6,422 High Credit: \$6,422	Date Opened: 12/2019 Last Reported: 08/11/2022 Last Activity: 07/26/2022	Monthly: \$187 Past Due: \$0 Pay History: CCCCCCCCCCCC	Citibank Attn: Bankruptcy P.O. Box 790034 St Louis, MO 63179 866-670-6730 Verified: 01/2022	Po Box 6217 Sioux Falls, SD 57117 800-950-5118	TU, EX, EQ

Note: Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



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